

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - MODIFIED
AND RELATED MOTIONS

Name of Debtor(s): **Phillip James Mears, Sr.
Christine Francis Mears**

Case No: **17-34100-KLP**

This plan, dated **December 22, 2017**, is:

- ☐ the *first* Chapter 13 plan filed in this case.
☒ a modified Plan, which replaces the
☐ confirmed or ☒ unconfirmed Plan dated **August 17, 2017**.

Date and Time of Modified Plan Confirmation Hearing:

January 31, 2018 at 9:10 a.m.

Place of Modified Plan Confirmation Hearing:

701 E. Broad St., Rm 5100, Richmond, VA

The Plan provisions modified by this filing are:

All sections renumbered to conform to local form plan. 2: Modify Funding of Plan; 3-B: Omit Claims under 11 U.S.C. 507; 4-D: Provide for Payment of Secured Claims; 6-A: Provide for Regular Contract Payments on Long Term Obligation; 12: Omit Nonstandard Plan Provisions

Creditors affected by this modification are:

Internal Revenue Service, Virginia Dept of Taxation, County of Mecklenburg, & SunTrust Bank

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of **\$933.33 per month for 3 months, then \$1000.00 per month for 57 months.**

Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ **59,799.99**.

3. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. **Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 4,151.00, balance due of the total fee of \$ 5,151.00 concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
-NONE-			

C. Claims under 11 U.S.C. § 507(a)(1).

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
-NONE-			

4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
Benchmark FCU	1969 Ditchwitch Utility Trailer	2015	2,083.00	400.00
Honda Finance	2014 Honda Civic 69000 miles	3/2014	8,136.00	12,975.00
Nathan's Outdoor Product	Shed	2016	500.00	800.00
Sheffield Financial Corp.	2014 B Wise Utility Trailer	3/2014	621.00	200.00
Sheffield Financial Corp.	2012 Husqavarna Zero Turn Mower	2013	1,519.00	1,500.00
Sheffield Financial Corp.	2013 Scag Zero Turn Mowers (2)	2014	10,615.00	4,000.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that

the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
BB&T	2013 Hyundai Accent 92000 miles	6,875.00	15,803.00
CSC Logic Inc.	2008 Chevrolet Silverado 157000 miles	14,050.00	15,708.00
Wyndham Vacation Ownership	Wyndham Resorts Timeshare	2,500.00	13,928.00

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Chrysler Capital	2011 Ford F150 178000 miles	45.00	Trustee
Benchmark FCU	1969 Ditchwitch Utility Trailer	5.00	Trustee
Honda Finance	2014 Honda Civic 69000 miles	40.00	Trustee
Nathan's Outdoor Product	Shed	10.00	Trustee
Sheffield Financial Corp.	2014 B Wise Utility Trailer	5.00	Trustee
Sheffield Financial Corp.	2012 Husqavarna Zero Turn Mower	5.00	Trustee
Sheffield Financial Corp.	2013 Scag Zero Turn Mowers (2)	5.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment & Est. Term</u>
Chrysler Capital	2011 Ford F150 178000 miles	19,070.00	5.25%	362.06 60months
County of Mecklenburg	Consolidated Equity in Personal Property (Tax Lien)	333.13	0%	5.55 60months
Internal Revenue Service	Consolidated Equity in Personal Property (Tax Lien)	7,798.03	0%	129.97 60months
Benchmark FCU	1969 Ditchwitch Utility Trailer	400.00	5.25%	34.29 12months
Honda Finance	2014 Honda Civic 69000 miles	8,136.00	5.25%	154.47 60months
Nathan's Outdoor Product	Shed	500.00	5.25%	15.04 36months
Sheffield Financial Corp.	2014 B Wise Utility Trailer	200.00	5.25%	17.14 12months
Sheffield Financial Corp.	2012 Husqavarna Zero Turn Mower	1,500.00	5.25%	34.71 48months
Sheffield Financial Corp.	2013 Scag Zero Turn Mowers (2)	4,000.00	5.25%	92.57 48months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

5. Unsecured Claims.

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 3 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.
- B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Suntrust Bank	2004 Ford F150 168000 miles	299.00	0.00	0%	0months	
Wayne Paynter	744 Smith Cross Road South Hill, VA 23970 Mecklenburg County Primary Residence	762.00	0.00	0%	0months	

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage & Est. Term</u>
-NONE-					

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment & Term</u>
-NONE-				

7. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
-----------------	-------------------------

Creditor
Club Wyndham Plus

Type of Contract
Reject - Maintenance contract

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for</u>	<u>Estimated Cure Period</u>
<u>Arrears</u>				

-NONE-

8. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<u>-NONE-</u>				

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<u>-NONE-</u>			

9. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

- 10. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

12. Nonstandard Plan Provisions

■ None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Dated: December 22, 2017

/s/ Phillip James Mears, Sr.
Phillip James Mears, Sr.
Debtor 1

/s/ Stephen F. Relyea
Stephen F. Relyea 77236
Debtors' Attorney

/s/ Christine Francis Mears
Christine Francis Mears
Debtor 2

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan

Certificate of Service

I certify that on December 22, 2017, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Stephen F. Relyea
Stephen F. Relyea 77236
Signature

P. O. Box 11588
Richmond, VA 23230
Address

(804) 358-9900
Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on December 22, 2017 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

Benchmark FCU; David F. LaSala, Manager/CEO
1522 McDaniel Dr.; West Chester, PA 19380

American Honda Finance Corporation; CT Corporation System, Reg. Agent
4701 Cox Road, Suite 285; Glen Allen, VA 23060

Sheffield Financial LLC; CT Corporation Services, Reg. Agent
150 Fayetteville Street, Ste 1011; Raleigh, NC 27601

Nathan's Outdoor Product; Attn: President/CEO
1000 Cycle Lane; South Hill, VA 23970

■ by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or

■ by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Stephen F. Relyea
Stephen F. Relyea 77236

United States Bankruptcy Court
Eastern District of Virginia

In re **Phillip James Mears, Sr.
Christine Francis Mears**

Debtor(s)

Case No. **17-34100-KLP**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Benchmark FCU; David F. LaSala, Manager/CEO
1522 McDaniel Dr.; West Chester, PA 19380**

Name of creditor

1969 Ditchwitch Utility Trailer

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: **No later than 7 days prior to 1/31/2018**
Date and time of confirmation hearing: **1/31/2018 at 9:10 a.m.**
Place of confirmation hearing: **701 E. Broad St., Room 5100, Richmond, VA**

**Phillip James Mears, Sr.
Christine Francis Mears**
Name(s) of debtor(s)

By: **/s/ Stephen F. Relyea**
Stephen F. Relyea 77236
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Stephen F. Relyea 77236
Name of attorney for debtor(s)
**P. O. Box 11588
Richmond, VA 23230**
Address of attorney [or pro se debtor]

Tel. # **(804) 358-9900**
Fax # **(804) 358-8704**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☐ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☒ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this 22nd of December, 2017 .

/s/ Stephen F. Relyea

Stephen F. Relyea 77236

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re **Phillip James Mears, Sr.
Christine Francis Mears**

Debtor(s)

Case No. **17-34100-KLP**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **American Honda Finance Corporation; CT Corporation System, Reg. Agent
4701 Cox Road, Suite 285; Glen Allen, VA 23060**

Name of creditor

2014 Honda Civic 69000 miles

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

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**Phillip James Mears, Sr.
Christine Francis Mears**

Name(s) of debtor(s)

By: **/s/ Stephen F. Relyea**
Stephen F. Relyea 77236
Signature

- ☒ Debtor(s)' Attorney
☐ Pro se debtor

Stephen F. Relyea 77236

Name of attorney for debtor(s)

**P. O. Box 11588
Richmond, VA 23230**

Address of attorney [or pro se debtor]

Tel. # **(804) 358-9900**

Fax # **(804) 358-8704**

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on this 22nd of December, 2017 .

/s/ Stephen F. Relyea

Stephen F. Relyea 77236

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re	Phillip James Mears, Sr. Christine Francis Mears	Case No.	17-34100-KLP
	Debtor(s)	Chapter	13

SPECIAL NOTICE TO SECURED CREDITOR

To: **Nathan's Outdoor Product; Attn: President/CEO
1000 Cycle Lane; South Hill, VA 23970**
Name of creditor

Shed
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.
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**Phillip James Mears, Sr.
Christine Francis Mears**
Name(s) of debtor(s)

By: **/s/ Stephen F. Relyea**
Stephen F. Relyea 77236
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Stephen F. Relyea 77236
Name of attorney for debtor(s)
**P. O. Box 11588
Richmond, VA 23230**
Address of attorney [or pro se debtor]

Tel. # **(804) 358-9900**
Fax # **(804) 358-8704**

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on this 22nd of December, 2017 .

/s/ Stephen F. Relyea

Stephen F. Relyea 77236

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re **Phillip James Mears, Sr.
Christine Francis Mears**

Debtor(s)

Case No. **17-34100-KLP**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Sheffield Financial LLC; CT Corporation Services, Reg. Agent
150 Fayetteville Street, Ste 1011; Raleigh, NC 27601**

Name of creditor

2014 B Wise Utility Trailer

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

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**Phillip James Mears, Sr.
Christine Francis Mears**
Name(s) of debtor(s)

By: **/s/ Stephen F. Relyea**
Stephen F. Relyea 77236
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Stephen F. Relyea 77236
Name of attorney for debtor(s)
P. O. Box 11588
Richmond, VA 23230
Address of attorney [or pro se debtor]

Tel. # **(804) 358-9900**
Fax # **(804) 358-8704**

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on this 22nd of December, 2017 .

/s/ Stephen F. Relyea

Stephen F. Relyea 77236

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re	<u>Phillip James Mears, Sr. Christine Francis Mears</u>	Case No.	<u>17-34100-KLP</u>
	Debtor(s)	Chapter	<u>13</u>

SPECIAL NOTICE TO SECURED CREDITOR

To: Sheffield Financial LLC; CT Corporation Services, Reg. Agent
150 Fayetteville Street, Ste 1011; Raleigh, NC 27601
Name of creditor

2012 Husqavarna Zero Turn Mower
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.
2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:	<u>No later than 7 days prior to 1/31/2018</u>
Date and time of confirmation hearing:	<u>1/31/2018 at 9:10 a.m.</u>
Place of confirmation hearing:	<u>701 E. Broad St., Room 5100, Richmond, VA</u>

Phillip James Mears, Sr.
Christine Francis Mears
Name(s) of debtor(s)

By: /s/ Stephen F. Relyea
Stephen F. Relyea 77236
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Stephen F. Relyea 77236
Name of attorney for debtor(s)
P. O. Box 11588
Richmond, VA 23230
Address of attorney [or pro se debtor]

Tel. # (804) 358-9900
Fax # (804) 358-8704

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this 22nd of December, 2017 .

/s/ Stephen F. Relyea

Stephen F. Relyea 77236

Signature of attorney for debtor(s)

United States Bankruptcy Court
Eastern District of Virginia

In re	<u>Phillip James Mears, Sr. Christine Francis Mears</u>	Case No.	<u>17-34100-KLP</u>
	Debtor(s)	Chapter	<u>13</u>

SPECIAL NOTICE TO SECURED CREDITOR

To: Sheffield Financial LLC; CT Corporation Services, Reg. Agent
150 Fayetteville Street, Ste 1011; Raleigh, NC 27601
Name of creditor

2013 Scag Zero Turn Mowers (2)
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. ***See Section 4 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 8 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.
2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:	<u>No later than 7 days prior to 1/31/2018</u>
Date and time of confirmation hearing:	<u>1/31/2018 at 9:10 a.m.</u>
Place of confirmation hearing:	<u>701 E. Broad St., Room 5100, Richmond, VA</u>

Phillip James Mears, Sr.
Christine Francis Mears
Name(s) of debtor(s)

By: /s/ Stephen F. Relyea
Stephen F. Relyea 77236
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Stephen F. Relyea 77236
Name of attorney for debtor(s)
P. O. Box 11588
Richmond, VA 23230
Address of attorney [or pro se debtor]

Tel. # (804) 358-9900
Fax # (804) 358-8704

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this 22nd of December, 2017 .

/s/ Stephen F. Relyea

Stephen F. Relyea 77236

Signature of attorney for debtor(s)

Fill in this information to identify your case:

Debtor 1 Phillip James Mears, Sr.

Debtor 2 Christine Francis Mears
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-34100-KLP
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
- ☐ Not employed

Self Employed (landscaping)

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Self Employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Phillip James Mears, Sr.**
Debtor 2 **Christine Francis Mears**

Case number (if known) **17-34100-KLP**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 4,276.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: TANF	8f. \$ 0.00	\$ 151.00
Deceased Husband's Retirement	\$ 0.00	\$ 153.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
Federal and State Tax Refunds Amortized		
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 65.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 4,276.00	\$ 369.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,276.00	+ \$ 369.00 = \$ 4,645.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$	4,645.00
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: Debtors will be reducing business expenses to improve income (compared to 122c)		

In re **Phillip James Mears, Sr.
Christine Francis Mears**

Case No. _____

Debtor(s)

SCHEDULE I - YOUR INCOME

Attachment A

Income

Preservation

Eastern Estates \$2000.00

Lawn Services

Game & Inland \$1523.00

VDOT \$1000.00

GEM Apartments \$1903.00

Ferrandino \$2300.00

Goodwill \$230.00

Moose Lodge \$300.00

Planters Winds \$300.00

LaCrosse Cemetery \$570.00

Private Customers \$2400.00

Notary \$300.00

Total Income; \$12,826.00

Business Expenses

Insurance \$1200.00

Gas \$2250.00

Payroll \$4000.00

Equipment Repair \$500.00

Preservation Supplies \$500.00

Office Supplies \$100.00

Total Expenses: \$8550.00

Net Inocme: \$4276.00

Fill in this information to identify your case:

Debtor 1 Phillip James Mears, Sr.

Debtor 2 Christine Francis Mears
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-34100-KLP
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Granddaughter

17

☐ No

☒ Yes

Grandson

19

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 762.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 125.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 92.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Phillip James Mears, Sr.**
Debtor 2 **Christine Francis Mears**

Case number (if known) **17-34100-KLP**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	225.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	270.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	925.00
8. Childcare and children's education costs	8. \$	50.00
9. Clothing, laundry, and dry cleaning	9. \$	125.00
10. Personal care products and services	10. \$	100.00
11. Medical and dental expenses	11. \$	131.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	150.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	190.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal Property		
	16. \$	100.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
	18. \$	0.00
19. Other payments you make to support others who do not live with you.		
	\$	0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: Miscellaneous Expenses	21. +\$	150.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	3,645.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,645.00
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	4,645.00
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,645.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	1,000.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here: _____		

Label Matrix for local noticing

0422-3

Case 17-34100-KLP

Eastern District of Virginia

Richmond

Fri Dec 22 11:26:58 EST 2017

Argent Federal Credit Union

Re: Bankruptcy

P.O. Box 72

Chesterfield, VA 23832-0900

United States Bankruptcy Court

701 East Broad Street

Richmond, VA 23219-1888

(P)AMERICAN HONDA FINANCE

P O BOX 168088

IRVING TX 75016-8088

Argent Federal Credit Union

c/o Edward S. Whitlock, III, Esq.

Lafayette, Ayers & Whitlock, PLC

10160 Staples Mill Road, Suite 105

Glen Allen, VA 23060-3447

(p)BB AND T

PO BOX 1847

WILSON NC 27894-1847

Bankcard Services

PO Box 205458

Dallas, TX 75320-5458

Barclays Bank Delaware

PO Box 8803

Wilmington, DE 19899-8803

Benchmark Community Bank

PO Box 569

100 South Broad Street

Kenbridge, VA 23944-0569

Benchmark FCU

1522 McDaniel Dr

Westchester, PA 19380-7034

CFG Merchant Solutions

85 Broad Street, Floor 18

New York, NY 10004-2783

CSC Logic Inc.

P.O. Box 679

Coppell, TX 75019-0679

Capital One

PO Box 71083

Charlotte, NC 28272-1083

Celtic Bank Corp

268 Sotuh State St. Ste. 300

Salt Lake City, UT 84111-0000

Chrysler Capital

PO Box 961275

Fort Worth, TX 76161-0275

Club Wyndham Plus

PO Box 340090

Boston, MA 02241-0490

Community Memorial Healthctr.

Attn: Bankruptcy Dept.

PO Box 90

South Hill, VA 23970-0090

Community Memorial Hospital

(formerly Community Memorial Healthcente

P.O. Box 90

South Hill, VA 23970-0090

Community Memorial Hospital

Re: Bankruptcy

125 Buena Vista Circle

South Hill, VA 23970-1431

County of Mecklenburg

Robert Gregory, Treasurer

P.O. Box 250

Boydton, VA 23917-0250

Credit Control

P.O. Box 488

Hazelwood, MO 63042-0488

Credit Control Corp

P.O. Box 120570

Newport News, VA 23612-0570

D&S Vaughan

2721 Clover Road

La Crosse, VA 23950-1511

Dominion Energy Virginia

P.O. Box 26666

Richmond, VA 23261-6666

DuPont Fibers FCU

PO Box 72

Chesterfield, VA 23832-0900

ERC

P.O. Box 57547

Jacksonville, FL 32241-7547

Erie Insurance

100 Erie Insurance Place

Erie, PA 16530-1104

Estate of Kim Christopherson

2904 Redlawn Road

Boydton, VA 23917-3814

Firstpoint Collection Resource

Re: Integon Insurance

P.O. Box 26140

Greensboro, NC 27402-6140

IRS

P.O. Box 7346

Philadelphia, PA 19101-7346

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

J.A. Barker
PO Box 427
300 Bryant Street
South Hill, VA 23970-3012

John F. Monacell, D.D.S.
1343 East Williamsburg Road
Sandston, VA 23150-1723

Lafayette, Ayers & Whitlock
10160 Staples Mill Rd
Ste 105
Glen Allen, VA 23060-3447

Mid America Bank & Trust
P.O. Box 90340
Sioux Falls, SD 57109-0340

Nathan's Outdoor Product
1000 Cycle Lane
South Hill, VA 23970-5442

Office of the US Trustee
701 E. Broad Street
Room 4304
Richmond, VA 23219-1885

PATHS
705 Main Street
Danville, VA 24541-1803

Pallet One, Inc
820 Boyd Street
Chase City, VA 23924-1125

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Rapid Advance
6th Floor, 4500 East West HWY
Bethesda, MD 20814-0000

Ron Usry
3000 Trinity Church Road
South Hill, VA 23970-5311

SYNCB/HH Gregg
C/O P.O. Box 965036
Orlando, FL 32896-0001

Sheffield Financial
PO Box 1847
Wilson, NC 27894-1847

Sheffield Financial Corp.
Re: Bankruptcy
P.O. Box 890012
Charlotte, NC 28289-0012

Southside Medical Management
514 W. Atlantic Street
South Hill, VA 23970-1906

Steve Jenkins
29 Hideaway Lane
Bracey, VA 23919-0000

Steven M. Jenkins
50 Hide Away Ln
Bracey, VA 23919-2039

SunTrust Bank
Attn: Support Services
P.O. Box 85092
Richmond, VA 23286-0001

Suntrust Bank
RE: Bankruptcy
P.O. Box 791144
Baltimore, MD 21279-1144

Surge Card
PO Box 31292
Tampa, FL 33631-3292

THD/CBNA
P.O. Box 6497
Sioux Falls, SD 57117-6497

Virginia Dept of Taxation
P.O. Box 2156
Richmond, VA 23218-2156

Walter Wayne Paynter &
wife Joanne Rudd Paynter
2041 US Hwy 1 N
Norlina, NC 27563-9584

Wayne Paynter
2041 US Hwy # 1
Norlina, NC 27563-9584

Williams Enterprises
PO Box 550
South Hill, VA 23970-0550

(p)WYNDHAM CONSUMER FINANCE INC
P O BOX 97474
LAS VEGAS NV 89195-0001

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218-1819

Phillip James Mears Sr. 744 Smith Cross Road South Hill, VA 23970-5749	Stephen F. Relyea Boleman Law Firm, P.C. PO Box 11588 Richmond, VA 23230-1588
------------------------------------------------------------------------------	----------------------------------------------------------------------------------------

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance Corporation National Bankruptcy Center P.O. Box 168088 Irving, TX 75016-8088	BB&T Attn: Bankruptcy Dept P.O. Box 1847 Wilson, NC 27894-0000	(d)Honda Finance 8601 McAlpine Park Drive #230 Charlotte, NC 28211-0000
Internal Revenue Service 400 N. 8th St., Box 76 Stop Room 898 Richmond, VA 23219-0000	(d)Internal Revenue Service Proceedings & Insolvencies P.O. Box 21126 Philadelphia, PA 19114-0326	Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541
Wyndham Vacation Ownership 10750 W. Charleston Blvd. Las Vegas, NV 89135-0000	End of Label Matrix Mailable recipients 64 Bypassed recipients 0 Total 64	